

United States Bankruptcy Court  
Middle District of Pennsylvania

In re:  
Charissa Ann Williams  
Debtor

Case No. 16-01880-HWV  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0314-1  
Date Rcvd: Jul 02, 2021

User: AutoDocke  
Form ID: 3180W

Page 1 of 3  
Total Noticed: 33

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 04, 2021:**

Recip ID	Recipient Name and Address
db	+ Charissa Ann Williams, 2228 North Third Street, Harrisburg, PA 17110-1813
cr	+ Federal National Mortgage Association, c/o Rosicki, Rosicki & Associates, 51 E. Bethpage Road, Plainview, NY 11803-4224
4845593	+ CMG Student Lending Services, c/o Stuart Lippman & Assocs Inc, 5447 E 5th St Ste 110, Tucson, AZ 85711-2345
4786425	CUNA Mutual GRP GLELSI, PO Box 7860, Madison, WI 53707-7860
4786428	Great Lakes Higher Education, PO Box 7860, Madison, WI 53707-7860
4786419	James P Sheppard Esquire, 2201 N 2nd St, Harrisburg, PA 17110-1007
5211433	+ Nationstar Mortgage LLC d/b/a Mr. Cooper, ATTN: Bankruptcy Department, PO Box 619096, Dallas, TX 75261-9096
5211434	+ Nationstar Mortgage LLC d/b/a Mr. Cooper, ATTN: Bankruptcy Department, PO Box 619096, Dallas, TX 75261-9741, Nationstar Mortgage LLC d/b/a Mr. Cooper 75261-909 ATTN: Bankruptcy Department
4830201	+ Seterus, Inc., as the authorized subservicer for F, P.O. Box 1047, Hartford CT 06143-1047
4786437	Springleaf Services of Pennsylvania Inc, PO Box 742536, Cincinnati, OH 45274-2536
4803162	US DEPT OF EDUCATION, CLAIMS FILING UNIT, PO BOX 8973, MADISON WI 53708-8973
4786439	United Collection Bureau Inc, PO Box 1418, Maumee, OH 43537-8418
4786418	Williams Charissa Ann, 2228 N 3rd St, Harrisburg, PA 17110-1813

TOTAL: 13

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/Text: unger@members1st.org	Jul 02 2021 18:33:00	Members 1st FCU, 5000 Louise Drive, Mechanicsburg, PA 17055-4899
4786420	EDI: AMEREXPR.COM	Jul 02 2021 22:33:00	American Express, PO Box 981537, El Paso, TX 79998-1537
4824316	EDI: BECKLEE.COM	Jul 02 2021 22:33:00	American Express Bank FSB, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
4786421	EDI: CITICORP.COM	Jul 02 2021 22:33:00	Bloomingtondale's, PO Box 6167, Sioux Falls, SD 57117-6167
4786424	EDI: WFNNB.COM	Jul 02 2021 22:33:00	Comenity Bank Ann Taylor, PO Box 182789, Columbus, OH 43218-2789
4828559	EDI: Q3G.COM	Jul 02 2021 22:33:00	Department Store National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA 98083-0657
4786429	EDI: CITICORP.COM	Jul 02 2021 22:33:00	Home Depot Credit Services, PO Box 9001010, Louisville, KY 40290-1010
4786430	Email/Text: bankruptcy@huntington.com	Jul 02 2021 18:33:00	Huntingdon National Bank, PO Box 2059, Columbus, OH 43216-2059
4788363	+ Email/Text: bankruptcy@huntington.com	Jul 02 2021 18:33:00	Huntington National Bank, P O Box 89424, Cleveland OH 44101-6424

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4786426	EDI: IRS.COM	Jul 02 2021 22:33:00	Department of the Treasury, Internal Revenue Service, Fresno, CA 93888-0025
4786423	EDI: JPMORGANCHASE	Jul 02 2021 22:33:00	Chase Bank USA NA, PO Box 15548, Wilmington, DE 19886-5548
4786422	EDI: JPMORGANCHASE	Jul 02 2021 22:33:00	Chase, PO Box 15298, Wilmington, DE 19850-5298
4786431	Email/Text: bankruptcy@fult.com	Jul 02 2021 18:33:00	Lafayette Ambassador Bank, PO Box 25091, Lehigh Valley, PA 18002-5091
4786432	Email/Text: unger@members1st.org	Jul 02 2021 18:33:00	Members 1st Federal Credit Union, PO Box 40, Mechanicsburg, PA 17055-0040
4830269	EDI: PRA.COM	Jul 02 2021 22:33:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
4786434	Email/Text: bankruptcynotices@psecu.com	Jul 02 2021 18:33:00	PSECU, PO Box 67013, Harrisburg, PA 17106-7013
4799583	EDI: Q3G.COM	Jul 02 2021 22:33:00	Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
4788207	EDI: RECOVERYCORP.COM	Jul 02 2021 22:33:00	Recovery Management Systems Corporation, 25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605
4796694	EDI: AGFINANCE.COM	Jul 02 2021 22:33:00	Springleaf Financial Services, PO Box 3251, Evansville, IN 47731
4786438	EDI: CITICORP.COM	Jul 02 2021 22:33:00	THD/CBNA, PO Box 6497, Sioux Falls, SD 57117-6497
TOTAL: 20			

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
4786427	*P++	INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 7346, PHILADELPHIA PA 19101-7346, address filed with court., Department of the Treasury, Internal Revenue Service, Fresno, CA 93888
4786433	##	Nationwide Credit Inc., PO Box 26314, Lehigh Valley, PA 18002-6314
4786435	##	Ryan Williams, 93 1st Ave Apt 5D, New York, NY 10003-2980
4786436	##	Seterus, PO Box 1077, Hartford, CT 06143-1077

TOTAL: 0 Undeliverable, 1 Duplicate, 3 Out of date forwarding address

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 04, 2021

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 2, 2021 at the address(es) listed below:

District/off: 0314-1  
Date Rcvd: Jul 02, 2021

User: AutoDocke  
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Total Noticed: 33

Name	Email Address
Andrew Goldberg	on behalf of Creditor Federal National Mortgage Association Bkmail@rosicki.com
Andrew M. Lubin	on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper alubin@milsteadlaw.com
Heather Stacey Riloff	on behalf of Creditor Federal National Mortgage Association heather@mvlaw.com Michelle@mvlaw.com
Heather Stacey Riloff	on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper heather@mvlaw.com Michelle@mvlaw.com
Jack N Zaharopoulos (Trustee)	TWecf@pamd13trustee.com
James P Sheppard	on behalf of Debtor 1 Charissa Ann Williams jamespsheppard@comcast.net dabsheppardlaw@comcast.net;G22576@notify.cincompass.com
Lorraine Gazzara Doyle	on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper ldoyle@friedmanvartolo.com Diane@mvlaw.com;bankruptcy@friedmanvartolo.com
Rebecca Ann Solarz	on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper bkgroup@kmlawgroup.com
Recovery Management Systems Corporation	claims@recoverycorp.com
United States Trustee	ustpregion03.ha.ecf@usdoj.gov

TOTAL: 10

**Information to identify the case:**

Debtor 1                      Charissa Ann Williams  
                                    First Name      Middle Name      Last Name  
Debtor 2  
(Spouse, if filing)      First Name      Middle Name      Last Name  
United States Bankruptcy Court      Middle District of Pennsylvania  
Case number:      1:16-bk-01880-HWV

Social Security number or ITIN      xxx-xx-0929  
EIN      --\_-----  
Social Security number or ITIN      -----  
EIN      --\_-----

**Order of Discharge**

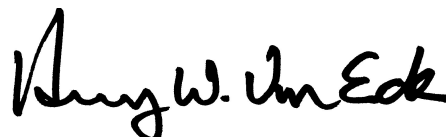
12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Charissa Ann Williams  
aka Charissa A. Williams

7/2/21

By the  
court:



Honorable Henry W. Van Eck  
Chief Bankruptcy Judge  
By: KarenDavis, Deputy Clerk

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;



- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**